2002 HOMEOWNER'S PREMIUM COMPARISON PATERSON

COMPANY	HO3	HO4	HO6
AAA MIDLANTIC INSURANCE COMPANY OF NEW JERSEY	\$391	\$168	\$126
ACE AMERICAN INSURANCE CO (Formerly Cigna Insurance Company)	\$342	\$0	\$0
AGWAY INSURANCE COMPANY	\$465	\$133	\$230
ALL AMERICA INSURANCE CO (Central Mutual)	\$368	\$161	\$205
ALLSTATE NEW JERSEY INSURANCE CO	\$465	\$124	\$170
AMERICAN FIRE & CAS CO (Ohio Casualty)	\$421	\$111	\$156
AMERICAN HOME ASSURANCE COMPANY (Premier)	\$451	\$0	\$0
AMERICAN HOME ASSURANCE COMPANY (Standard)	\$489	\$89	\$123
ASSOCIATED INDEMNITY CORPORATION (Firemans Fund)	\$474,417	\$229	\$204
AMERICAN NATIONAL FIRE (Great American)	\$431	\$153	\$134
AMICA MUTUAL INSURANCE CO*	\$525	\$160	\$227
ARMED FORCES INSURANCE EXCHANGE	\$294	\$0	\$168
ASSURANCE CO OF AMERICA (Maryland)	\$351	\$104	\$144
ATLANTIC EMPLOYERS INS CO (Formerly CIGNA)	\$402	\$97	\$137
ATLANTIC MUTUAL INSURANCE CO	\$448	\$221	\$245
BAY STATE INSURANCE CO (Andover)	\$399	\$150	\$211
BLUE RIDGE INSURANCE CO (Wintherthur Swiss)**	\$531	\$130	\$196
CAMBRIDGE MUTUAL FIRE INS CO (Andover)	\$479	\$156	\$217
CAMDEN FIRE INSURANCE COMPANY (OneBeacon Insurance Group)	\$515	\$175	\$201
CENTENNIAL INSURANCE CO (Atlantic Mutual)	\$489	\$128	\$154
CENTRAL MUTUAL INSURANCE COMPANY	\$451	\$161	\$205
CENTRE INSURANCE CO (Pref)	\$375	\$0	\$179
CENTRE INSURANCE CO (Std)	\$439	\$0 \$140	\$179
CHUBB INSURANCE CO OF NJ (CHUBB)	\$376	\$119	\$164
CITIZENS INSURANCE CO (Hanover)	\$364	\$0 \$400	\$0 \$450
COLONIAL PENN INSURANCE CO	\$345 \$360	\$109	\$152 \$102
COMMERCIAL INS. CO. OF NEWARK, NJ (Encompass Group) CONTINENTAL INSURANCE CO OF NEW JERSEY (Encompass Group)	\$360 \$435	\$252 \$350	\$193 \$270
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$362	\$350 \$0	\$0
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$436	\$152	\$196
ELECTRIC INSURANCE COMPANY	\$436 \$281	\$96	\$132
EXCELSIOR INSURANCE CO	\$413	\$143	\$179
FARM FAMILY CASUALTY INSURANCE CO@	\$493	\$129	\$174
FARMERS INS CO OF FLEMINGTON*** (Frmly Farmers Mutual Fire Assurance Assn of NJ)	\$429	\$183	\$181
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Pref)	\$457	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Premier)	\$401	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Std)	\$554	\$181	\$200
FEDERAL INSURANCE CO (Chubb)	\$568	\$119	\$164
FIDELITY AND GUARANTY INSURANCE COMPANY (USF&G)	\$417	\$0	\$168
FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND)	\$485	\$0	\$0
FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND)	\$474	\$229	\$204
FIRST TRENTON INDEMNITY CO (Travelers)	\$326	\$114	\$146
FITCHBURG MUTUAL INSURANCE CO	\$485	\$157	\$221
FMI INSURANCE CO (Franklin Mutual)***	\$300	\$0	\$156
FOUNDERS INSURANCE COMPANY(Pref) (Formerly Pennsylvania Nat'l)	\$362	\$0	\$0
FOUNDERS INSURANCE COMPANY(Std) (Formerly Pennsylvania Nat'l)	\$422	\$154	\$189
FRANKLIN MUTUAL INSURANCE CO***	\$373	\$126	\$165
GERMANTOWN INSURANCE COMPANY	\$355	\$0	\$225
GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica)	\$484	\$139	\$198
GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica)	\$383	\$0	\$0
GREAT AMERICAN INSURANCE CO (GREAT AMERICAN)	\$364	\$249	\$214
GREAT NORTHERN INS CO (Chubb)	\$349	\$111	\$153
HANOVER INSURANCE CO	\$539	\$125	\$162
HARLEYSVILLE INSURANCE COMPANY (Formerly Minnesotta Fire Ins Co)	\$416	\$168	\$148
HARLEYSVILLE INS CO OF NJ (Pref)***	\$443	\$0	\$164
HARLEYSVILLE INS CO OF NJ (Std)***	\$517	\$189	\$192
HARTFORD CASUALTY INSURANCE CO (HARTFORD)	\$463	\$109	\$136
HARTFORD FIRE INSURANCE CO (HARTFORD)	\$617	\$139	\$176
HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD)	\$446	\$113	\$158
HIGHLANDS INSURANCE CO	\$344	\$90	\$159
HOMESITE INSURANCE COMPANY (Newly Approved)	\$477	\$183	\$174
INSURANCE CO OF NO AMERICA (Formerly CIGNA)***	\$302	\$0	\$0
LIBERTY MUTUAL FIRE INSURANCE CO	\$419	\$127	\$138

2002 HOMEOWNER'S PREMIUM COMPARISON PATERSON

MARYLAND CASUALTY CO (MARYLAND) \$192 \$182 \$182 \$182 \$182 \$182 \$182 \$183 \$155 \$148 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$148 \$145 \$146 \$145 \$146 \$145 \$146 \$145 \$146 \$145 \$146 \$145 \$146 \$145 \$146 \$145 \$146 \$145 \$146 \$146 \$145 \$146 \$146 \$146 \$145 \$146 \$146 \$146 \$145 \$146 \$	COMPANY	НО3	HO4	HO6
MERCER MUTUAL INSURANCE CO (Pref) MERCER MUTUAL INSURANCE CO (Stc) MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) \$395 \$0 \$235 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) MERCHANTS MUTUAL FIRE INSURANCE CO (MERCHANTS) MERCHANTS MUTUAL FIRE INSURANCE CO (MERCHANTS) MERCHOPOLITAN GROUP PROPERTY & CASUALTY MUSURANCE COMPANY \$380 \$150 \$167 NATIONAL GENERAL INSURANCE CO \$299 \$146 \$167 NATIONAL GENERAL INSURANCE CO (MM) \$446 \$177 \$122 NEW JERSEY MANUFACTURERS INS CO*® \$399 \$146 \$167 NEW JERSEY MANUFACTURERS INS CO*® \$399 \$67 \$106 NEWARK INS CO (Pref) \$399 \$67 \$106 NEWARK INS CO (Supp Pref) \$345 \$50 \$102 S142 NEW JERSEY MANUFACTURERS INS CO*® \$346 \$102 S147 NEWARK INS CO (Supp Pref) \$345 \$50 \$106 OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) S1563 \$115 \$169 OHIO CASUALTY INSURANCE CO (FINI) General Accident Ins co) PA MILLERS MUTUAL INSURANCE CO (FINI) PANTUCKET MUTUAL INSURANCE CO (Pref) \$448 \$141 \$180 ONEBBEACON INSURANCE CO (FINI) PENN MUTUAL INSURANCE CO (Pref) \$490 \$148 \$114 \$180 PENN MUTUAL INSURANCE CO (Pref) \$490 \$148 \$114 \$180 PENN MUTUAL INSURANCE CO (Pref) \$490 \$148 \$181 \$247 PAWTUCKET MUTUAL INSURANCE CO (Pref) \$490 \$188 \$199 PHILLOED HIA CONTRIBUTIONSHIP INSURANCE CO \$418 \$186 \$199 \$116 \$116 PENN MUTUAL INSURANCE CO (Pref) \$490 \$188 \$190 PHILERS PROMITUAL INSURANCE CO (Pref) \$490 \$188 \$190 PHILERS PROMITUAL INSURANCE CO (Pref) \$490 \$118 \$140 PROPERTIEN CO (MOTO CIUD OF Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (MOTO CIUD OF Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (MOTO CIUD OF Amer) (Pref) \$337 \$0 \$190 PRESERVER INS CO (MOTO CIUD OF Amer) (Pref) \$337 \$0 \$190 PRESERVER MIN CO (MOTO CIUD OF AMER) (Pref) \$349 \$115 \$150 \$150 \$150 PRESERVER MIN CO (MOTO CIUD OF AMER) (Pref) \$351 \$150 \$150 \$151 \$150 \$151 \$151 \$150 \$151 \$151 \$150 \$151 \$151 \$150 \$151 \$151 \$150 \$151 \$151 \$151 \$151 \$151 \$151 \$151 \$151	MARYLAND CASUALTY CO (MARYLAND)	\$391	\$129	\$182
MERCER MUTUAL INSURANCE CO (Std) \$469 \$146 \$186 MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) \$395 \$235 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$447 \$238 \$238 MERRIMACK MUTUAL FIRE INS CO (Andover) \$443 \$156 \$217 METROPOLITAM GROUP PROPERTY & CASUALTY \$559 \$117 \$175 METROPOLITAM PROPERTY CASUALTY INSURANCE COMPANY \$380 \$150 \$167 NEW JERSEY RE-INSURANCE CO (MJM) \$464 \$77 \$122 NEW JERSEY RE-INSURANCE CO (MJM) \$464 \$77 \$122 NEW JERSEY WANUFACTURES INS CO*® \$396 \$67 \$106 NEWARK INS CO (Std) \$379 \$86 \$117 NEWARK INS CO (Std) \$455 \$102 \$142 NEWARK INS CO (Super Pref) \$345 \$0 \$106 OHIG CASUALTY INSURANCE CO (OHIO CASUALTY) \$345 \$0 \$106 OHEBEACON INSURANCE CO (Frmity General Accident Ins co) \$513 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO (Frmity General Accident Ins co) \$453 \$141	MASSACHUSETTS BAY INS CO (Hanover)	\$413	\$115	\$148
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) \$395 \$0 \$235 \$236 \$238 \$238 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$443 \$156 \$217 \$438 \$238 MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$443 \$156 \$227 \$438 \$238 MERRIMACK MUTUAL FIRE INS CO (Andover) \$443 \$156 \$227 \$437 \$175 \$17	MERCER MUTUAL INSURANCE CO (Pref)	\$385	\$0	\$0
MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	MERCER MUTUAL INSURANCE CO (Std)	\$469	\$146	\$186
MERRIMACK MUTUAL FIRE INS CO (Andover)	MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	\$395	\$0	\$235
METROPOLITAN GROUP PROPERTY & CASUALTY \$559 \$1175 METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$380 \$150 \$150 \$167 NATIONAL GENERAL INSURANCE CO \$299 \$146 \$167 NEW JERSEY RE-INSURANCE CO (NJM) \$464 \$777 \$122 NEW JERSEY WANUFACTURERS INS CO*® \$396 \$67 \$106 NEWARK INS CO (Pref) \$339 \$86 \$117 NEWARK INS CO (Step) \$180 NEWARK INS CO (Super Pref) \$100 OHIG CASUALTY INSURANCE CO (OHIG) CASUALTY) \$345 \$345 \$360 \$116 OHIG CASUALTY INSURANCE CO (OHIG CASUALTY) \$563 \$115 \$169 ONEBEACON INSURANCE CO (Frmity General Accident Ins co) \$513 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO \$580 \$217 \$247 PANTUCKET MUTUAL INSURANCE CO \$690 \$217 \$245 PENN MUTUAL INSURANCE CO (Pref) \$409 \$0 \$162 PENN MUTUAL INSURANCE CO (OHIG CASUALTY) \$180 \$180 \$180 PENNSYLVANIA GENERAL INSURANCE CO \$180 \$240 \$181 \$180 \$180 \$180 PENNSYLVANIA GENERAL INSURANCE CO \$448 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO \$448 \$151 \$178 \$256 PERNSYLVANIA GENERAL INSURANCE CO \$448 \$150 \$225 PRESERVER INS CO (Motor Club of Amer) (Pref) \$237 PRESERVER INS CO (Motor Club of Amer) (Stul) \$468 \$152 PRESERVER INS CO (Motor Club of Amer) (Stul) PRESERVER INS CO (Motor Club of Amer) (Stul) \$469 PROFORMANCE INSURANCE CO \$483 \$155 \$159 PROVIDENCE MUTHAL INSURANCE CO \$484 \$151 \$166 PROFORMANCE INSURANCE CO \$483 \$155 \$159 PROVIDENCE MUTHAL INSURANCE CO \$483 \$151 \$166 PROFORMANCE INSURANCE CO \$484 \$151 \$166 PROFORMANCE INSURANCE CO \$484 \$151 \$166 PROFORMANCE MUTHAL INSURANCE CO	MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	\$447	\$238	\$238
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$380 \$150 \$167	MERRIMACK MUTUAL FIRE INS CO (Andover)	\$443	\$156	\$217
NATIONAL GENERAL INSURANCE CO	METROPOLITAN GROUP PROPERTY & CASUALTY	\$559	\$117	\$175
NEW JERSEY RE-INSURANCE CO (NJM) NEW JERSEY MANUFACTURERS INS CO® \$396 \$67 \$106 NEWARK INS CO (Pref) \$379 \$86 \$117 NEWARK INS CO (Std) \$465 \$102 \$142 NEWARK INS CO (Std) \$465 \$102 \$142 \$100 \$1345 NEWARK INS CO (Std) \$465 \$102 \$142 \$100 \$145 NEWARK INS CO (Std) \$465 \$102 \$142 \$100 \$145 NEWARK INS CO (Std) \$465 \$102 \$142 \$146 OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) \$563 \$115 \$169 ONEBEACON INSURANCE CO (Fmly General Accident Ins co) \$513 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO \$483 \$141 \$247 PAWTUCKET MUTUAL INSURANCE CO \$480 \$217 \$245 PENN MUTUAL INSURANCE CO (Pref) \$490 \$0 \$162 PENN MUTUAL INSURANCE CO (Pref) \$446 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$446 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$441 \$150 PERSERVER INS CO (Motor Club of Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (Motor Club of Amer) (Std) \$468 \$133 \$166 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL IRE INSURANCE CO \$448 \$155 \$155 PROVIDENCE MUTUAL IRE INSURANCE CO \$440 \$153 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$135 PROVIDENCE MUTUAL INSURANCE CO \$448 \$153 \$156 PROFORMANCE INSURANCE CO O \$428 \$132 \$136 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$135 PROVIDENCE MUTUAL INSURANCE CO \$448 \$153 \$155 \$159 PROVIDENCE MUTUAL INSURANCE CO \$448 \$150 \$151 \$151 \$151 \$151 \$151 \$151 \$152 \$151 \$152 \$154 \$155 \$155 \$159 \$151 \$151 \$151 \$151 \$151 \$151 \$151 \$151 \$152 \$151 \$152 \$153 \$153 \$153 \$154 \$154 \$155 \$155 \$159 \$151 \$1	METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY	\$380	\$150	\$167
NEW JERSEY MANUFACTURERS INS CO® \$396 \$67 \$106 NEWARK INS CO (Pref) \$379 \$86 \$117 \$102 \$142 \$142 \$142 \$142 \$142 \$142 \$142 \$14	NATIONAL GENERAL INSURANCE CO		\$146	\$167
NEWARK INS CO (Str) \$379 \$86 \$117	NEW JERSEY RE-INSURANCE CO (NJM)	\$464	\$77	\$122
NEWARK INS CO (Std)	NEW JERSEY MANUFACTURERS INS CO*@	\$396	\$67	\$106
NEWARK INS CO (Std)	NEWARK INS CO (Pref)	\$379	\$86	\$117
NEWARK INS CO (Super Pref)		\$465	\$102	
OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) ONEBEACON INSURANCE CO (Frmily General Accident Ins co) S1313 \$115 \$169 ONEBEACON INSURANCE CO (Frmily General Accident Ins co) \$433 \$141 \$247 PAWTUCKET MUTUAL INSURANCE CO \$609 \$217 \$245 PENN MUTUAL INSURANCE CO (Pref) \$409 \$0 \$162 PENN MUTUAL INSURANCE CO (Pref) \$440 \$0 \$144 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$446 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$441 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$4418 \$150 \$215 PRESERVER INS CO (Motor Club of Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (Motor Club of Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (Motor Club of Amer) (Std) \$448 \$139 \$166 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE WASHINGTON INS CO \$448 \$135 \$155 PROVIDENCE WASHINGTON INS CO \$440 \$153 \$126 PRUBIC SERVICE MUTUAL INSURANCE CO \$440 \$153 \$126 PRUBIC SERVICE MUTUAL INSURANCE CO \$440 \$153 \$126 PRUBIC SERVICE MUTUAL INSURANCE CO \$440 \$153 \$126 PRUBLIC SERVICE MUTUAL INSURANCE CO \$440 \$153 \$126 PRUBLIC SERVICE MUTUAL INSURANCE CO \$440 \$153 \$126 PRUBLIC SERVICE MUTUAL INSURANCE CO \$440 \$153 \$116 S114 \$114 S114 \$116 SELECTIVE INS CO (MARPIC (SELECTIVE) \$440 \$153 \$110 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO SELECTIVE) \$440 \$153 \$100 \$159 SHELBY CASUALTY INSURANCE CO \$441 \$150 \$114 TOKIO MARINE AND FIRE INSURANCE CO \$443 \$132 \$100 \$159 \$141 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$443 \$131 \$116 SENTRY INSURANCE AND HARD AND AND AND AND AND AND S118 S114 \$160 STATE FARM FIRE AND CASUALTY CO \$551 \$100 S136 \$136 UNITED SURANCE CO (USAA)*© UNITED SURANCE CO (USAA)*© UNITED SURANCE CO (USAA)*© UNITED SURANCE CO (USAA)*© UNITED SURANCE CO (OHIO CLUSAA)*© UNITED SURANCE CO (OHIO CLUSAA)	` '			
ONEBEACON INSURANCE CO (Frmiry General Accident Ins co) \$513	· · · /	•	\$115	
PA MILLERS MUTUAL INSURANCE CO	, ,			
PAWTUCKET MUTUAL INSURANCE CO \$609 \$217 \$245 PENN MUTUAL INSURANCE CO (Pref) \$409 \$0 \$162 PENN MUTUAL INSURANCE CO (Std) \$446 \$114 \$180 PENN MUTUAL INSURANCE CO (Std) \$446 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO \$549 \$178 \$256 PREFERRED MUTUAL INS CO \$418 \$150 \$2215 PRESERVER INS CO (Motor Club of Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (Motor Club of Amer) (Std) \$468 \$139 \$166 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$448 \$155 \$159 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$448 \$155 \$159 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$448 \$155 \$159 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$448 \$153 \$135 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$388 \$123 \$135 PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 \$114 POPA BND CAS CO OF NJ \$388 \$122 \$191 \$150	, ,	\$483	\$141	\$247
PENN MUTUAL INSURANCE CO (Pref)	PAWTUCKET MUTUAL INSURANCE CO	_	\$217	\$245
PENN MUTUAL INSURANCE CO (Std)	PENN MUTUAL INSURANCE CO (Pref)			
PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$419	` '	\$446	\$114	
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO	PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)			
PREFERRED MUTUAL INS CO \$418 \$150 \$215 PRESERVER INS CO (Motor Club of Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (Motor Club of Amer) (Std) \$468 \$139 \$166 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$483 \$155 \$159 PROVIDENCE WASHINGTON INS CO \$404 \$153 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$135 PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE (SELECTIVE) \$435 \$134 \$176 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$345 \$10 \$176 SELECTIVE WAY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124	· · · · · · · · · · · · · · · · · · ·			
PRESERVER INS CO (Motor Club of Amer) (Pref) \$337 \$0 \$120 PRESERVER INS CO (Motor Club of Amer) (Std) \$468 \$139 \$166 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$483 \$155 \$159 PROVIDENCE WASHINGTON INS CO \$404 \$153 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$135 PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIGI INSURANCE COMPANY \$490 \$118 \$146			•	
PRESERVER INS CO (Motor Club of Amer) (Std) \$468 \$139 \$166 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$443 \$155 \$159 PROVIDENCE WASHINGTON INS CO \$404 \$153 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$135 PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$4435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENERY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO (USAA)*@ \$403 \$0 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$459 \$110 UTICA MUTUAL INSURANCE CO (Chubb) \$4431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176				
PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197		•	\$139	
PROVIDENCE MUTUAL FIRE INSURANCE CO* \$483 \$155 \$159 PROVIDENCE WASHINGTON INS CO \$404 \$153 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$1135 PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$488 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA	, , , ,			
PROVIDENCE WASHINGTON INS CO \$404 \$153 \$126 PRUDENTIAL PROP AND CAS CO OF NJ \$385 \$123 \$135 PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIGI INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$551 \$187 \$254 USAA CAS	PROVIDENCE MUTUAL FIRE INSURANCE CO*	\$483	\$155	\$159
PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110	PROVIDENCE WASHINGTON INS CO	\$404	\$153	\$126
PUBLIC SERVICE MUTUAL INSURANCE CO \$407 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$428 \$132 \$186 RUTGERS CASUALTY INSURANCE CO \$393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110	PRUDENTIAL PROP AND CAS CO OF NJ	\$385	\$123	\$135
RUTGERS CASUALTY INSURANCE CO \$1393 \$122 \$101 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$431 \$119 UTICA MUTUAL INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY		\$407	\$118	\$114
SELECTIVE INS CO OF AMERICA (SELECTIVE) \$435 \$134 \$176 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	QUINCY MUTUAL FIRE INSURANCE CO	\$428	\$132	\$186
SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	RUTGERS CASUALTY INSURANCE CO	\$393	\$122	\$101
SELECTIVE WAY INSURANCE CO (SELECTIVE) \$345 \$0 \$176 SENTRY INSURANCE A MUTUAL CO \$513 \$100 \$159 SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	SELECTIVE INS CO OF AMERICA (SELECTIVE)	\$435	\$134	\$176
SHELBY CASUALTY INSURANCE COMPANY \$498 \$143 \$201 STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	SELECTIVE WAY INSURANCE CO (SELECTIVE)	\$345	\$0	\$176
STATE CAPITOL INSURANCE CO \$437 \$105 \$190 STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	SENTRY INSURANCE A MUTUAL CO	\$513	\$100	\$159
STATE FARM FIRE AND CASUALTY CO \$539 \$106 \$124 TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	SHELBY CASUALTY INSURANCE COMPANY	\$498	\$143	\$201
TIG INSURANCE COMPANY \$490 \$118 \$146 TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	STATE CAPITOL INSURANCE CO	\$437	\$105	\$190
TOKIO MARINE AND FIRE INSURANCE CO \$606 \$164 \$306 TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	STATE FARM FIRE AND CASUALTY CO	\$539	\$106	\$124
TWIN CITY FIRE INS CO (Hartford) \$463 \$109 \$136 US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	TIG INSURANCE COMPANY	\$490	\$118	\$146
US FIDELITY AND GUARANTY CO (USF&G) \$511 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	TOKIO MARINE AND FIRE INSURANCE CO	\$606	\$164	\$306
USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	TWIN CITY FIRE INS CO (Hartford)	\$463	\$109	\$136
USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176		\$511	\$187	\$254
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176				
UTICA MUTUAL INSURANCE \$559 \$162 \$244 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176				
VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176				
WEST AMERICAN INSURANCE CO (Ohio Casualty) \$492 \$111 \$146 YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176		•		
YASUDA FIRE & MARINE INSURANCE COMPANY \$851 \$136 \$176	` '			
	WEIGHTED AVERAGE	\$432	\$111	\$146

NOTES:

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/01.

^{*}Company pays dividends.

^{**}Company provides MORE coverage than HO4 profile and LESS coverage than HO6 profile.

^{***}Company provides MORE coverage than profile.

[#]Company's deductible is SMALLER than profile.

[@]Company insures only members of certain groups or professional associations.

^{\$0} Company does not write this policy form.